Lakewood Community Services Center Homelessness Prevention Assistance ESG-CV Funding Request

#### Abstract

Lakewood Community Services Center (LCSC) has provided Emergency Solutions Grant (ESG)-funded Homelessness Prevention Services for very-low income Lakewood individuals and families at imminent risk of losing their housing for more than a decade. LCSC's thorough understanding of the challenges faced by Lakewood's underserved, at-risk populations and ESG compliance requirements; experienced, dedicated case workers; strong relationships with the City's landlords and Lakewood Municipal Court; and extensive network of community partners uniquely qualify the agency to administer ESG-CV funding for this purpose.

LCSC's Homelessness Prevention Program offers case management services, individualized counseling and case plan development; community resource and benefit program referrals; landlord mediation/negotiation, and housing search and placement services and, for those who qualify; short-term rent and utility cash assistance with the goal of empowering clients to achieve housing stability and greater self-sufficiency.

However, to expedite the provision of ESG-CV assistance, HUD has waived most of these requirements enabling LCSC to offer a pared down version of its traditional program limited to determining applicants' eligibility to receive services; assessing financial need; and providing rent and utility assistance to those who qualify.

In 2019, LCSC provided ESG homelessness prevention cash assistance to 297 Lakewood residents, 100% of whom transitioned to decent, safe, sanitary, affordable housing. With the abrupt loss of employment income due to COVID-19, applications for ESG-CV assistance will far exceed this number.

Particularly vulnerable are households with little financial cushion, low incomes, and meager savings whose "unaffordable" housing costs consumed more than 70% of their income before the pandemic. Unfortunately, these households work disproportionately in industries where job losses have been particularly severe.

LCSC's primary goal is distributing ESG-CV rent and utility assistance to eligible households quickly and efficiently to ensure continued housing stability for as many Lakewood households as possible.

To prevent the spread of the Coronavirus and ensure the safety of LCSC staff and Lakewood residents, the ESG-CV application process will be conducted remotely with minimum in-person interaction. Completed applications will be evaluated by both an LCSC licensed Social Worker the agency's Executive Director to determine eligibility for rent and utility assistance under ESG guidelines and if eligible, the amount of assistance required to achieve housing stability. Ineligible applicants will be referred to other available community supports.

LCSC estimates households earning less than 50% of the Area Median Income will require \$2,700, on average, to maintain housing stability. As such, approximately 175 households will receive ESG-CV Emergency Rent & Utility Assistance given the approximately \$450,000 allocated for this purpose.

## **Project Narrative**

## **Community Need**

Low and low mod income residents are facing a wave of evictions as government relief payments and legal protections run out for of out-of-work tenants who have little financial cushion and few choices when looking for new housing. The hardest hit are tenants who had low incomes and little savings even before the pandemic, and whose housing costs represent up to 70% of their income. These individuals were also more likely to work in industries where job losses have been particularly severe.

Temporary government assistance has helped, as have government orders that put evictions on hold. The Lakewood Municipal Court is now accepting eviction filings for nonpayment of rent provided landlords can produce proof that their property mortgages are not federally funded. Landlords with federally funded mortgages can file beginning June 24, 2020 with hearing dates beginning July 25, 2020.

National data indicate that about 90 percent of renters made full or partial rent payments by late May, down only 2 percent from last year, however, lawyers and landlords alike fear that the trend will not last. In a survey released this month by the Census Bureau, nearly a quarter of respondents said they missed their last rent or mortgage payment or had little to no confidence that they would be able to pay on time in June.

#### **Goals & Objectives**

LCSC's primary goal in the management and disbursement of ESG-CV funds is to keep as many Lakewood residents as possible, with the money available for direct cash assistance, in their current rental housing by paying rent in arrears to bring them current with their lease obligations and when necessary paying rent forward for those who are still unable to guarantee payment because they have not yet been brought back to work if furloughed or who have yet to secure new employment. Keeping individuals/families housed in their current homes in Lakewood has an impact on the individual household as well as on the community at large.

Client families are much better served while remaining in their own homes and in their home community. Keeping families stably housed has an overall impact on the stability of an apartment building/multi-family home and the other residents living in them as well as to neighborhood. The social network that is formed among families who are neighbors is important to the family, the neighborhood, and the city. Low and low mod income residents have fewer and fewer housing choices in Lakewood and landlords do not want large scale vacancies, especially during the pandemic.

# **Program Design**

LCSC has been the recipient of ESG pass-through funding from the City of Lakewood since 2005. In-person client interaction has always been the hallmark of LCSC's service approach. As with LCSC's emergency food program, COVID-19 has changed the way we implement the homelessness prevention program. Under normal circumstances LCSC would provide an exhaustive list of essential services to qualifying individuals and families that include counseling, referrals/links to mainstream services and benefits, landlord mediation/negotiation, the development of individual case plans, and housing search and placement. These services are no longer mandated with ESG-CV.

The application for assistance started with an initial face-to-face assessment by one of LCSC's social workers, which established the beginning of a personal relationship. LCSC will now conduct the ESG-CV application process remotely with minimum in-person interaction to prevent the spread of the coronavirus. A newly hired data entry specialist will complete the application using a fillable PDF that we have created to facilitate ensuring all pertinent information is captured.

Once an application is completed, each one will be evaluated by LCSC's licensed social workers and the Executive Director to determine whether the applicant qualifies for cash assistance and if yes, for what amount of support. If for any reason the applicant does not qualify, the social workers will make referrals to other sources of support as available. For those clients who have smartphones, we are planning to use Facetime to offer some semblance of direct interaction. LCSC has long-established relationships with both individual landlords and with larger property management companies who are all used to negotiating and coming to agreement via email, fax or text.

## **Target Population & Eligibility**

The beneficiaries of the ESG-CV funding are individuals whose income, and therefore their ability to pay rent and/or utilities, has been directly affected by COVID-19.Income eligibility guidelines for ESG-CV have increase from 30% AMI (\$0 - \$16,000 for a single-person household) to 50% AMI (\$16,001 - \$26,600 for a household of one).

Those persons whose income comprises Social Security (retirement, disability, dependents', and survivors' benefits) will not qualify for assistance using this funding. Individuals whose rent in arrears began before the pandemic will also not qualify for ESG-CV funding. They can, however, apply for non COVID-related ESG support. It is our best estimate at this time that the minimum funding necessary to maintain housing will be approximately \$1,600 with an average high amount at or around \$4,000.Based on this calculation, we anticipate providing homelessness prevention assistance to 175 Lakewood households.

## **Geographic Service Area**

ESG-CV funds are available to Lakewood residents only.

## **Outreach Strategy & Efforts**

Community outreach efforts are like those for all programs and services offered at LCSC. The LCSC social workers have ongoing relationships with staff at the City of Lakewood Division of Youth and Division on Aging, with Neighborhood Family Practice, Family Resource Coordinators at the City of Lakewood schools, social workers at the Westerly Apartments and at Fedor Manor and with the City of Lakewood Municipal Court.

United Way's 211 First Call for Help refers clients to LCSC on a regular basis. Most importantly, LCSC has ongoing relationships with Lakewood landlords and with the property management companies. LCSC has been meeting remotely with the large property management companies (30+ buildings) every month to stay updated on numbers of tenants who are behind but complying with payment plans or who have not made any payments since March.

#### **Program Evaluation & Data Collection**

HUD mandates that all ESG funding recipients (or in the case of the City of Lakewood, its subrecipient) enter homelessness prevention client data into the Continuum of Care (CoC) Homeless Management Information System (HMIS). LCSC staff has been mandated to enter client data into the County's HMIS software program since 2005.

The HMIS is designed to assure that funded agencies adhere to rigorous eligibility and outcomes data tracking and that there is a shared database (available only to funded agencies who are members of the CoC) that provides a snapshot of benefits provided to all ESG-funded clients. It is a valuable tool for the CoC to provide its client outcome results on an annual basis. LCSC staff has become fluent in entering client data into HMIS. LCSC uses this system to collect and report to both the Continuum and to the City of Lakewood for our ESG-funded activities.

ESG HMIS record keeping requirements include the number of individuals served by age and by gender and subpopulation data for veterans, the elderly, victims of domestic violence, clients with HIV/AIDS, the chronically homeless and those with disabilities. Collecting race and ethnicity data is also required.

This data is all recorded into HMIS and reported to the City of Lakewood monthly and to the Office of Homeless Services annually. We are also now asked to include progress notes during the period from entry to exit for clients receiving ESG assistance. Improved client outcomes during the service period improve the Continuum's overall score when applying for future HUD funding.

Lakewood Community Services Center	
ESG-CV Homelessness Prevention Services Budget	
Evnance Catagory	ESG-CV
Expense Category	Request
Personnel	
ESG-CV Application Data Entry Specialist (new hire)	0.6
Salary & Fringe Benefits	\$28,600
LCSC Program Oversight/Administration	
Salary & Fringe Benefits	\$19,200
Subtotal Personnel	\$47,800
Homelessness Management Information System (HMIS)	
HMIS Data Entry	
Senior Manager, Client Services	\$5,930
Client Services Manager	\$4,315
Data Entry Specialist	\$3,900
Executive Director	\$3,840
Staff Training (new HMIS software)	\$500
Subtotal HMIS	\$18,485
Equipment & Supplies	
Computer, Monitor, Software, Installation	\$1,585
Office Supplies/Printing/Copying	\$2,500
Equipment Maintenance	\$1,200
Subtotal Equipment & Supplies	\$5,285
Financial Consultant	\$4,500
Rental Assistance Payments	\$454,992
Utility Assistance Payments	\$10,000
Total LCSC ESG-CV Budget	\$541,062